

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
BONITA L BILLA § Case No. 15-32540  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/24/2015 . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 31,064.20

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	417.59
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 30,646.61

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/25/2016 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,856.42 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,856.42 , for a total compensation of \$ 3,856.42 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 01/04/2017 By: /s/CATHERINE STEEGE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 15-32540 CAD Judge: Carol A. Doyle Trustee Name: CATHERINE STEEGE  
Case Name: BONITA L BILLA Date Filed (f) or Converted (c): 09/24/2015 (f)  
341(a) Meeting Date: 11/12/2015  
For Period Ending: 01/04/2017 Claims Bar Date: 05/25/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Checking Chase Bank Debtor's Residence	200.00	0.00		0.00	FA
2. Second Checking - Chase Account Owned Jointly With Debtor's	17.00	0.00		0.00	FA
3. Savings Account - Chase Bank - Owned Jointly With Son Debtor	36.00	0.00		0.00	FA
4. Old Crt Tv; Flat Screen Tv; Couches, Dining Room Set With Bu	1,000.00	0.00		0.00	FA
5. Woman's Day-To-Day Clothing Debtor's Residence	500.00	0.00		0.00	FA
6. 2 Men's 14Ct Gold Rings, 1 Platinum Diamond Ring. Debtor's R	1,000.00	0.00		0.00	FA
7. Met Life Insurance Company Whole Life Metlife Insurance Co.	11,423.00	3,322.34		3,322.34	FA
8. 2004 Buick Lasabre Debtor's Residence	4,100.00	0.00		0.00	FA
9. Inheritance/Death of Debtor's Mother (u)	Unknown	50,000.00		27,741.86	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$18,276.00	\$53,322.34	\$31,064.20	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Mother's Probate estate is still open; value of asset 9 is unknown - depends on sale of a house

Claims Bar Date (5-25-16)  
Collection of Inheritance

Initial Projected Date of Final Report (TFR): 07/30/2017

Current Projected Date of Final Report (TFR): 07/30/2017

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-32540  
Case Name: BONITA L BILLA

Trustee Name: CATHERINE STEEGE  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX7762  
Checking

Exhibit B

Taxpayer ID No: XX-XXX3474  
For Period Ending: 01/04/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/23/16	7	MetLife JPMorgan Chase Bank, N.A. 6040 Tarbell Road Syracuse, NY 13206	Inheritance/Death of Debtor's Mother	1129-000	\$3,322.34		\$3,322.34
02/23/16	9	Bank of America Cashier's Check San Antonio, TX	Inheritance/Death of Debtor's Mother	1290-000	\$27,711.02		\$31,033.36
02/23/16	9	Bank of America Cashier's Check San Antonio, TX	Inheritance/Death of Debtor's Mother	1290-000	\$30.84		\$31,064.20
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.43	\$31,053.77
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$46.16	\$31,007.61
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$44.61	\$30,963.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$46.03	\$30,916.97
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$44.48	\$30,872.49
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$45.90	\$30,826.59
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$45.83	\$30,780.76
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$44.29	\$30,736.47
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$45.70	\$30,690.77
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$44.16	\$30,646.61

COLUMN TOTALS	\$31,064.20	\$417.59
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$31,064.20	\$417.59
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$31,064.20	\$417.59

Exhibit B

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX7762 - Checking	\$31,064.20	\$417.59	\$30,646.61
	\$31,064.20	\$417.59	\$30,646.61
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$31,064.20		
Total Gross Receipts:	\$31,064.20		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-32540-CAD

Date: January 4, 2017

Debtor Name: BONITA L BILLA

Claims Bar Date: 5/25/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	CATHERINE STEEGE 353 N. Clark Street CHICAGO, IL 60654-3456	Administrative Payment Status: Valid To Pay		\$0.00	\$3,856.42	\$3,856.42
1 300 7100	SYNCHRONY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE SUITE 1120 MIAMI FL 33131-1605	Unsecured Payment Status: Valid To Pay	Date Filed: 05/15/2016  Care Credit or GEMB or GECRB	\$0.00	\$886.35	\$886.35
2 350 7200	CHASE SLATE PO BOX 15153 WILMINGTON, DE 19886-5153	Unsecured Payment Status: Valid To Pay		\$7,610.00	\$0.00	\$7,610.00
3 350 7200	CHASE SLATE PO BOX 15153 WILMINGTON, DE 19886-5153	Unsecured Payment Status: Valid To Pay		\$4,134.00	\$0.00	\$4,134.00
4 350 7200	SAM'S CLUB MC/SYNCB PO BOX 960013 ORLANDO, FL 32896-0013	Unsecured Payment Status: Valid To Pay		\$5,305.00	\$0.00	\$5,305.00
5 350 7200	CITI PO BOX 6500 SIOUX FALLS, SD 57117	Unsecured Payment Status: Valid To Pay		\$3,850.00	\$0.00	\$3,850.00
6 350 7200	CASE FREEDOM PO BOX 15123 WILMINGTON, DE 19850-5123	Unsecured Payment Status: Valid To Pay		\$6,870.00	\$0.00	\$6,870.00
Case Totals				\$27,769.00	\$4,742.77	\$32,511.77

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-32540

Case Name: BONITA L BILLA

Trustee Name: CATHERINE STEEGE

Balance on hand \$ 30,646.61

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CATHERINE STEEGE	\$ 3,856.42	\$ 0.00	\$ 3,856.42

Total to be paid for chapter 7 administrative expenses \$ 3,856.42

Remaining Balance \$ 26,790.19

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).



Timely claims of general (unsecured) creditors totaling \$ 886.35 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	SYNCHRONY BANK	\$ 886.35	\$ 0.00	\$ 886.35

Total to be paid to timely general unsecured creditors \$ 886.35

Remaining Balance \$ 25,903.84

Tardily filed claims of general (unsecured) creditors totaling \$ 27,769.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 93.3 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	CHASE SLATE	\$ 7,610.00	\$ 0.00	\$ 7,098.86
3	CHASE SLATE	\$ 4,134.00	\$ 0.00	\$ 3,856.33
4	SAM'S CLUB MC/SYNCB	\$ 5,305.00	\$ 0.00	\$ 4,948.68
5	CITI	\$ 3,850.00	\$ 0.00	\$ 3,591.41
6	CASE FREEDOM	\$ 6,870.00	\$ 0.00	\$ 6,408.56

Total to be paid to tardy general unsecured creditors \$ 25,903.84

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE